

NORTH AMERICAN FINANCIAL HOLDINGS, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 4160939	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$11,105	\$6,448	-41.9%		
Loans	\$7,513	\$4,320	-42.5%		
Construction & development	\$1,307	\$510	-61.0%		
Closed-end 1-4 family residential	\$1,535	\$849	-44.7%		
Home equity	\$630	\$364	-42.3%		
Credit card	\$0	\$0			
Other consumer	\$204	\$37	-81.9%		
Commercial & Industrial	\$614	\$471	-23.2%		
Commercial real estate	\$2,812	\$1,817	-35.4%		
Unused commitments	\$836	\$541	-35.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,125	\$776	-31.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$394	\$52	-86.9%		
Cash & balances due	\$1,139	\$558	-51.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$98	\$51	-48.6%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$101	\$47	-54.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$9,986	\$5,510	-44.8%		
Deposits	\$8,952	\$5,135	-42.6%		
Total other borrowings	\$960	\$331	-65.6%		
FHLB advances	\$762	\$221	-71.0%		
Equity					
Equity capital at quarter end	\$1,118	\$938	-16.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$453	\$165	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	11.0%	--		
Tier 1 risk based capital ratio	12.1%	16.7%	--		
Total risk based capital ratio	13.0%	17.5%	--		
Return on equity ¹	-44.6%	3.0%	--		
Return on assets ¹	-4.7%	0.4%	--		
Net interest margin ¹	3.8%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	27.8%	7.0%	--		
Loss provision to net charge-offs (qtr)	188.3%	1148.1%	--		
Net charge-offs to average loans and leases ¹	2.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	25.6%	26.1%	1.9%	0.0%	--
Closed-end 1-4 family residential	4.9%	6.8%	0.2%	0.0%	--
Home equity	1.6%	2.6%	0.3%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	1.2%	0.8%	0.0%	--
Commercial & Industrial	1.9%	6.2%	0.2%	0.0%	--
Commercial real estate	5.5%	8.0%	0.3%	0.0%	--
Total loans	8.2%	9.2%	0.5%	0.0%	--